IN THE HIGH COURT OF JUDICATURE OF ANDHRA PRADESH AT HYDERABAD

THE HON'BLE SRI JUSTICE GOPALAKRISHNA TAMADA

Writ Petition No.3391 of 2000

Dated: 11-06-2007

Between:

C. Ajay Varma, s/o C. Narasimhulu,
r/o D.No.8/1374, Kalyandurg,
Anantapur District.

... Petitioner

and

1. The Chairman,
   Sri Anantha Grameena Bank,
   Head Office: Z.P.Road,
   Anantapur and another.

... Respondents

ORDER:

The grievance of the petitioner is that despite the fact that he does not owe any amounts to the respondent bank, respondents are refusing to give any 'no due certificate'.

2. According to petitioner he is an unemployed youth and he wanted to start a Small Scale Industry under PMRY Scheme and in

that connection he approached the bank for loan and the bank insisted him to produce 'no due certificate'. According to him, he is separated from his father and the respondent bank under the guise that his father owes certain amount to the bank refused to give 'no due certificate'.

3. When the matter is taken up for final hearing, learned counsel for respondents produced a letter dated 13-03-2000 given by the Manager/Officer in-charge, Sri Anantha Grameena Bank, Kalyandurg, wherein it is stated as follows--

> "We hereby certify that Sri C. Ajay Varma, s/o C. Narasimhulu, D.No.8-137A, Kalyandurg is not a borrower of our bank. However, his father Sri C. Narasimhulu, s/o Krishtappa is an overdue borrower of our bank, as per your earlier request."

4. In the light of the said certificate, dated 13-03-2000, this Court is of the view that there is no necessity to pass an order. Of course, it is the contention of learned counsel for petitioner that the rider, which is added to the certificate that 'his father is an overdue borrower of our bank',

may be deleted and a fresh certificate, may be issued. This Court is not inclined to do so. As already stated, it is the case of petitioner that he is not the borrower and he does not owe any amount to the respondent bank and the respondent bank has categorically stated in its letter that he is not at all a borrower and his father alone is a borrower. I do not know how it comes in the way of petitioner from obtaining loans, from the bank.

5. Accordingly, the writ petition is dismissed. No costs.

JUSTICE GOPALAKRISHNA TAMADA

Dt.11-06-2007
GLV